

SURINAAMSE LOTTO WEBSITE - TERMS AND CONDITIONS OF USE
(the “Terms and Conditions”)

I. INTRODUCTION

1.1. These Terms and Conditions regulate the use of the Websites (as defined below) of **CBN Suriname N.V. dba Surinaamse Lotto (SL)**. By using, visiting and / or accessing the Websites, the User **ACCEPTS** all the following terms, conditions and obligations: (i) these Terms and Conditions; (ii) the Rules applicable to the Games offered by SL; and (iii) SL’s Privacy Policy (collectively the “Agreement”).

1.2. In this document the following capitalized words have the corresponding meanings:

- a) **Account:** The User's account that is maintained on the Website and required to play Games. Through this account the User can deposit and withdraw funds, view their Balance and maintain their personal profile.
- b) **Agreement:** Has the meaning in Section 1.1.
- c) **Balance:** The current amount of money in an Account held by User which is available for use to Play Games.
- d) **Central Computer System:** The Hardware and Software used by SL to operate the Website, the Games, Draws, issue Electronic Tickets, and manage promotions.
- e) **Draw:** The act of selecting a winning Electronic Ticket, set of numbers, or set of other variables as set out in the Rules for such Game.
- f) **Electronic Ticket:** An electronic document which is proof of entry into a Draw.
- g) **Expiration:** All Prizes have an expiration period of ninety (90) calendar days counted from date after the date of the draw or awarding of the prize. SL has no obligation to pay Prizes after the expiration period has expired.
- h) **Hardware:** Includes servers, computers, firewalls, switches, or any similar type of electronic devices used by SL to administer and offer the Games.
- i) **Games:** Games offered by SL, including but not limited to electronic lottery games, sports betting, casino, virtual sports betting, and iGaming.
- j) **Play:** An individual bet for a given Game.
- k) **Privacy Policy:** SL’s privacy policy located at www.surinaamselotto.com, as amended by SL from time to time.
- l) **Prize:** It is the value, in cash or in kind, that a User can win by participating in one or more Games in accordance with the Rules of the Game established by SL.
- m) **Rules:** The rules and regulations that regulate each Game as amended by SL from time to time.
- n) **SL:** Means CBN Suriname N.V., a company incorporated under the laws of Suriname and includes in context its affiliates and contractors.
- o) **Software:** Includes the operating system, databases, firmware, systems and specialized applications owned or licensed by SL and which are used by SL to offer and manage the Website, Hardware and Games.
- p) **Terms and Conditions:** Means this document as amended from time to time in accordance with the procedures described in this document.
- q) **User:** An individual registered through an Account on the Website.
- r) **Website:** Means the websites operated by SL through which Users are able to create Accounts and play Games, including but not limited to Games offered via: surinaamselotto.com.

II. CONDITIONS OF USE

- 2.1. The Website is the only authorized sales channel to play the Games offered by SL. The User must open an Account on the Website and accept the terms of the Agreement to be able to play the Games offered by SL.
- 2.2. SL at its sole discretion may add, modify, update or remove Games from the Website.
- 2.3. SL is authorized to operate within the nation of Suriname. Accordingly, the User agrees only to play Games while within the nation of Suriname. Any Plays made outside of the nation of Suriname are void. User hereby agrees to indemnify, defend and hold SL harmless for any regulatory, criminal or civil penalties or claims related to any Plays made outside of the nation of Suriname by the User. The User acknowledges that SL will not recognize or pay Prizes to Users located outside of the nation of Suriname, nor will SL be responsible for refunding any fees paid related to Plays made outside of the nation of Suriname.
- 2.4. The User is responsible for all transactions or Plays made on the Website through their Account. The User acknowledges that SL will not be held responsible if the User loses their Account data or provides a third party the login credentials to their Account.
- 2.5. Where a Prize requires the redemption of an Electronic Ticket, the User accepts that L will pay the Prize to the first person who comes forward to claim it with proof of the Electronic Ticket. Users must not reproduce or share their Electronic Ticket by physical or electronic means with third parties. SL will not pay a User the Prize associated with an Electronic Tickets that have been lost or already redeemed.
- 2.6. Users must be 21 years of age or older to Play the Games. The User also acknowledges and accepts that SL will not pay Prizes of any nature to persons under 21 years of age.

III. REGISTER PROCESS OF THE USER/PERSONAL INFORMATION

- 3.1. A User must be over 21 years of age and be located in Suriname to create an Account on the Website. SL reserves the right to request documentation from time to time that verifies the registration information provided by the User. SL may, in its sole discretion, suspend an Account until it receives and verifies the requested registration information.
- 3.2. Registration information will be collected, used and maintained in accordance with SL's Privacy Policy, a copy of which can be found at www.surinaamselotto.com. By providing such registration information to SL the User consents to the provision of personal information to SL in accordance with the Privacy Policy.
- 3.3. The User acknowledges and agrees that, as part of the registration process, SL may submit the User's information to a credit reference agency or credit bureau to validate the accuracy of the submitted information. Users are responsible for ensuring that their information within their Account is kept up to date. Failure to update such information may result in the suspension of the Account due to SL inability to verify the provided information.
- 3.4. SL allows all its Users to choose the email and password of their account. Users must not share their Account login information with any third parties.
- 3.5. SL reserves the right to deny Account registration to any individual in its sole discretion.
- 3.6. An individual is only permitted to open one Account under their name.

IV. SUSPENSION AND CLOSING

- 4.1. A User may request their Account be de-activated by contacting SL through the Account Management section of the Website.
- 4.2. The User acknowledges that while an Account may be closed and no longer be eligible to Play Games, the registration information associated with the Account will be maintained in accordance with SL's Privacy Policy.
- 4.3. SL reserves the right to close or suspend a User's account at any time in SL's sole discretion.

4. If a User's Account is inactive for a period of 365 days, such Account will be considered inactive. Once an Account becomes inactive, SL will charge a monthly administrative fee of SRD 200.00 to the Account, as long as there is a positive balance on the Account. SL reserves the right to suspend or close an inactive Account.

V. BALANCE AND PAYMENT METHODS TO MAKE PLAYS.

- 5.1. SL will, from time to time, establish procedures on how to add or remove money from the User's Account. This information will be posted to the Website.
- 5.2. All Plays must be backed by a sufficient Balance in the User's Account.
- 5.3. A User is required to immediately notify SL if funds are credited to a User's Account in error. User acknowledges such funds are not a gift or donation, and must not be used to make further Plays or be removed from the Account. SL will recover said crediting errors through adjustments made in the Account, or if required, through legal proceedings against the User.
- 5.4. The balance deposited in the Account of a User that has not been used for a Play, cannot be withdrawn. Only winnings may be withdrawn by the User.
- 5.6. SL reserves the right to impose conditions on payment methods used. SL also reserves the right to change, add, limit or suspend the accepted payment methods, without giving notice.
- 5.7. SL reserves the right to limit the minimum and maximum deposit amount per transaction and/or per month for each accepted payment method. The maximum deposit amount may differ depending on the payment method.
- 5.8. SL reserves the right to request an image of both sides of the credit card used by a User to make a deposit at any time and at its own discretion. The User may be asked to hide the CVV number and mask certain digits on the card.

VI. PROCEDURE TO MAKE PLAYS

- 6.1. Users are responsible for confirming the correctness of each Play. Once a Play has been made, the Play cannot be canceled by the User and SL will not accept requests for cancellations or returns of Play made by the User through the Website.
- 6.2. SL reserves the right to cancel or deny, totally or partially, any Play made by the User at any time.
- 6.3. A Play will only be valid when SL has confirmed to the User that said Play has been successfully processed in accordance with the Rules.
- 6.4. When making a sports betting Play, Users acknowledges that betting odds may change between the time of initiating a Play and the Play being processed. User accepts any and all changes to the applicable odds in the normal course between the moment the wager is submitted and the moment said wager is processed by SL.

VII. PRIZES

- 7.1. Monetary Prizes related to casino and iGaming will be deposited directly into the User's Account.
- 7.2. Monetary Prizes will be paid only in Surinamese Dollars ('SRD').
- 7.3. Non-monetary Prizes will be transferred in ownership to the User entitled to said Prize as soon as reasonably possible after the winner is determined.
- 7.4. The User accepts that the Prizes related to:
 - a) electronic lottery games or sports betting may only be claimed within ninety (90) calendar days following the draw in which the Prize was obtained. The User accepts that the right to claim the Prizes will expire once the period of ninety (90) calendar days following the draw in which the Prize was obtained has elapsed, therefore SL will not pay any Prize after this period.
 - b) casino, virtual sports betting, and iGaming games will be considered to be claimed at the moment the monetary Prize is deposited in the User's Account.

VIII. CLAIMING CONDITIONS

- 8.1. For electronic lottery and sports betting prizes of SRD 10,000.00 or more, SL reserves the right to confirm the identity of the individual.
- 8.2. Electronic lottery and sports betting prizes of SRD 10,000.00 or more may be claimed from designated SL offices located in the nation of Suriname.
- 8.3. User hereby consents to NL publishing the User's name, address and photographs if the User wins a Prize of SRD 999.00 or more.

IX. DELAYED OR DEFERRED PAYMENT OF PRIZES.

- 9.1. SL reserves the right to delay the payment of a Prize where required to do so by applicable law or where there is, in SL sole, opinion, a justifiable reason to do so.

X. FRAUD

- 10.1. Users must immediately notify SL in the event they believe or suspect their Account has been compromised or accessed by a third party.
- 10.2. SL reserves the right to cancel or suspend any User's Account which has been compromised or is involved with used in any scheme to defraud either SL or a third party.
- 10.3. Anyone who attempts to defraud SL will be referred to legal authorities for prosecution in accordance with applicable law.

XI. LIMITATION OF OBLIGATIONS

- 11.1. SL has no liability for:
 - a) A third party's uses of the User's Account to make Plays unless such access was caused by SL's gross negligence. A User otherwise assumes all responsibility for Plays made through their Account.
 - b) The inability of the User to connect to the Website due to communication failures attributable to the User, SL or any third party. SL makes no guarantee that the Website and the Games will be available for use at any particular time.
 - c) Inability of the User to Play the Games due to issues with the Hardware, Software or any third party service upon which the Website relies.
 - d) Unavailability of any SL or third party provided payment system which the Websites rely upon to process payments.
 - e) Acts of God or force majeure, such as: Acts of terrorism, sabotage, including computer attacks, riots, strikes, decisions of sovereign authority, acts or events of third parties, robberies, wars, earthquakes, floods, gales, tornadoes, hurricanes, pandemics and, in general, any situation similar to the aforementioned ones.
 - (f) Any loss or damages the User or any other person may incur as far as the loss and/or is attributable to (a) violation(s) of this Agreement or any locally applicable legislation or regulation.
 - (g) Inability of the User to Play the Games as a result of actions or decisions by a government or a government authority having jurisdiction over the Games, and/or the User.
 - (h) Damages if the User manages to participate in a Game despite not possessing the required credit to do so. The Play will be declared invalid. A Play is only accepted if the User has sufficient credit in his or her Account for any Play.
- 11.2. Except as disallowed by applicable law, the User shall have no claim against SL for any direct, consequential, indirect, punitive, or exemplary damages related to the use of the Website, the Play of Games, or breach of confidentiality related to any personal information belonging to the User held in by SL.
- 11.3. Except as restricted by applicable law, SL's maximum liability to a User related to any claim or demand made by User against SL for damages of any type, loss, or any legal fees, is the value of the Play made on the Website and accepted by the Software.

- 11.4. The User agrees to indemnify and hold SL harmless for any damages SL may suffer in the form of fines and/or sanctions imposed by its regulator(s) as a result of any action or inaction by the User.
- 11.5. While SL makes every effort to ensure that the information related to the Games published on the Website is correct, SL does not guarantee the accurateness of any Game related information published on the Website or for the correctness of information regarding competitions (friendly match, neutral venue etc.). SL reserves the right to correct obvious errors regarding provided betting odds and/or the evaluation of betting results at any time (even after the event) or declare the affected Plays 'invalid'. Obvious errors may be typos, incorrect fixtures, interchanged or mixed-up odds, wrong specifications for over/under Plays or similar errors that affect the possible or actual winnings.

XII. RE-USE OF WEBSITE CONTENT

- 12.1. The information or data that can be accessed through this Website or any of its parts (including, but not limited to results, statistics, sports data and lists of matches, odds and types of bets), is exclusively for personal use. Re-distribution of any such information and / or commercialization is strictly prohibited. No guarantee will be given regarding the uninterrupted availability of such information or data, its accuracy or the results obtained from its use. The information is not provided for advice or guidance, but for informational purposes. Such information should not be relied upon when placing bets, which are made at the sole discretion and risk of the User.
- 12.2. Any use or commercial exploitation of all or any part of the Website, of the information or data thereof (including, but not limited to, results, statistics, sports data and lists of matches, odds and betting figures) is strictly prohibited as well as any other information or data on the Website.
- 12.3. The use of automated systems or software to copy and / or extract all or any part of the Website, its information or data (including, but not limited to, results, statistics, sports data and match lists), odds and betting figures) of any other information or data on, within or as part of the Website and / or its source code for any purpose, is strictly prohibited.
- 12.4. SL does not guarantee that the Website will function without any failure or error, or that SL's services will be performed without interruption. SL will not be responsible for any failure or problem that arises due to a User's computer equipment, their Internet connection or the telecommunications service provider (including, for example, if the User cannot place bets, or see or receive certain information in relation to particular events).
- 12.5. A User may not use the Website for the benefit of third parties or for purposes (in the opinion of SL) that may be considered illegal, defamatory, offensive or obscene, or that are considered to be discriminatory, fraudulent, dishonest or inappropriate. SL may report to the authorities any activity considered suspicious and / or a breach of this paragraph.
- 12.6. Users must not introduce viruses, Trojans, worms, logic bombs or other malicious or technically harmful material into the Website. Users must not try to access the Website for the purpose of interfering, damaging or interrupting the Website, the Hardware or Software or any computer equipment, software or website owned by third parties upon which the Website relies.
- 12.7. SL controls traffic to and from its Website. SL reserves the right in its sole discretion to block a User's access to the Website if SL finds evidence that indicates automated or robotic Gaming activity.

XIII. MAINTENANCE AND SUPPORT

- 13.1. SL reserves the right to make the Website unavailable at times to be determined SL for the purpose of performing maintenance, alterations, corrections to the content on the Website, or for any other reason in SL's sole discretion.

XIV. ERRORS AND OMISSIONS

- 14.1. SL may void any Play and any associated Prize that was the result of a manifest error with a Game.

XV. INTELLECTUAL PROPERTY

- 15.1. The Website and its contents are subject to copyrights owned by SL and its licensors. User has a limited and revocable license to Play the Games. All other uses are prohibited.
- 15.2. All products, names and company logos mentioned in the Website are registered trademarks, service marks or trade names of their respective owners. Users are not authorized to use any trademarks associated with the Website or the Games.

XVI. ANTI-MONEY LAUNDERING

- 16.1. Without limiting the foregoing, the User authorizes SL to request, obtain or verify in the present or in the future and as many times as it deems necessary and appropriate, through the means and database consultations that are considered pertinent, all the information supplied by the User to SL together with the "Know Your Customer" form or any other information or additional documentation. The User declares that all the information provided to SL by any means and for any procedure is authentic, true, reliable and correct. Furthermore, the User confirms that its assets, funds and resources are of legal origin, consequently, they do not come from or are destined for any illicit activity, such as: money laundering or financing of terrorism, or any other type of criminal activity.
- 16.2. The User acknowledges that SL is subject to laws and regulations against money laundering and the financing of terrorism.
- 16.3. The User acknowledges that SL is obligated to detect and prevent, as well as report to the National Banking and Insurance Commission any suspicious acts committed by the User that could show signs or indicators of suspicious operations, or of acts that could favor, assist, or serve as a cooperation mechanism for the commission of illicit activities including but not limited to money laundering, terrorist financing, or any other type of criminal activity.
- 16.4. SL reserves the right to suspend or close a User's account if SL, in its sole opinion, believes that the User deposited a balance in their Account (a) without intention of making Plays in the Games offered by SL, (b) contrary to any applicable money laundering laws, or (c) that otherwise justifies suspension or closure of the account from an AML standpoint. In these circumstances, SL may additionally report such deposit to the appropriate legal authorities for investigation.

XVII. RESPONSIBLE GAMING

- 17.1. SL is committed to ensuring its Users Play in a responsible manner as gaming can be addictive to some individuals. In order to ensure that Users have a positive experience with our Games, we have added a number of Play related controls that can be configured by the User. These controls can be set by the User through the Website and/or by contacting customer support. These features may include the following:
1. Set limits on deposits.
 2. Self-disable indefinitely.
- 17.2. SL commits to including links to external entities and information on the Website that can be of help a User if they feel they have may have an issue with gambling addiction. SL encourages Users to seek help through these areas of the links on our Website and to contact customer support if they have reason to believe they might be affected by a gaming addiction.
- 17.3. The User acknowledges that making Plays on SL's Website comes with the risk of losing money. It is the User's sole responsibility to assume the losses suffered by Playing.

- 17.4. Users who have self-imposed controls and wish to remove a control, will only be able to update the controls after a cool off period has elapsed from the day the initial control was established. Increased control levels may, however, be implemented immediately.
- 17.5. SL may disable a User from Playing on a temporary or permanent basis at any time if SL reasonably suspects the User has a gaming addiction or is at high risk for developing a gaming addiction risk. The User will be informed about their disabled status and the general instructions for reinstatement, if applicable.

XVIII. DISPUTES:

- 18.1. If the User wishes to lodge a complaint to SL in relation to the Website, Games, Prizes, the Privacy Policy, and/or these Terms and Conditions, the User can do so via email to info@cbnsuriname.com. SL will exert its best efforts to respond within 14 days.
- 18.2. The User hereby agrees that any controversy, discrepancy or claim that occurs or is related to the execution or interpretation of these Terms and Conditions will be resolved by commercial arbitration which will be held in Suriname in accordance with the Rules of Arbitration of the United Nations Commission on International Trade Law. Arbitrations will be heard by one (1) arbitrator who will have authority to resolve on all controversies, claims and discrepancies submitted to their knowledge in accordance with the Rules of Arbitration of the United Nations Commission on International Trade Law, the Arbitration Act, other relevant laws, and in any case, observing the Universal Principles of Law. Except as permitted by applicable law or where there has been manifest error, the decision of the arbitrator is final.

XIX. JURISDICTION AND APPLICABLE LAW:

- 19.1. The parties expressly agree that the applicable law for the purposes of these Terms and Conditions will be the laws of the nation of Suriname.

XX. ACCEPTANCE

- 20.1. A User is deemed to accept this Agreement from the earliest of:
 - a) After having checked the acceptance box and then clicking the Acceptance of the Agreement part of the Account creation; or
 - b) The User Plays any of the Games.
- 20.2. By accepting the Agreement, the User agrees that it has had the opportunity to read and to seek legal advice about the terms of the Agreement. The User further confirms that the Agreement including all documents referred to in the Agreement govern the relationship between SL and the User in relation to the Website, Games, Prizes, the Privacy Policy, and these Terms and Conditions.

XXI. MISCELLENEOUS

- 21.1. In the case of conflict between any document which forms part of the Agreement the order of precedence from highest to lowest is:
 - a) These Terms and Conditions; and
 - b) The Privacy Policy.
- 21.2. SL reserves the right to update the Agreement including without limitation the Privacy Policy by posting an updated version on the Website. A User is deemed to have accepted the updated Agreement by their continued use of the Website. If a User is unable to accept the updates, the

User's sole remedy is to stop visiting the Website, to stop playing the Games, and to request their Account be deactivated.